

**IN THE ABSTRACT**

Please delete the abstract in its entirety and substitute therefor the abstract attached hereto on a separate sheet.

## ABSTRACT

A method of debiting a deposit account associated with a payer, in connection with a request to make a payment, includes receiving a request for a payment service provider to make a payment to a payee on behalf of a payer. The received request is processed by the payment service provider to select one of (i) a paper draft and (ii) an electronic funds transfer, as a form for debiting a deposit account associated with the payer. An instruction by the payment service provider is generated to debit the payer's deposit account in accordance with the selected form for debiting.